

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:))	NOTICE TO CREDITORS AND PROPOSED PLAN
Ye Tun)		
Nway Nway Tun)		
SS# xxx-xx-3198)		
SS# xxx-xx-1416)		
Debtor(s))	Case No. _____	

The Debtor(s) filed for relief under Chapter 13 of the United States Bankruptcy Code on May 29, 2015.

THE FILING AUTOMATICALLY STAYS COLLECTION AND OTHER ACTIONS AGAINST THE DEBTOR(S), DEBTOR(S)' PROPERTY AND CERTAIN CO-DEBTORS. IF YOU ATTEMPT TO COLLECT A DEBT OR TAKE OTHER ACTION IN VIOLATION OF THE BANKRUPTCY STAY, YOU MAY BE PENALIZED.

OFFICIAL NOTICE WILL BE SENT TO CREDITORS GIVING THE NAME AND ADDRESS OF THE TRUSTEE, THE DATE AND TIME OF THE MEETING OF CREDITORS, AND THE DEADLINE FOR OBJECTING TO THE PLAN.

A CREDITOR MUST TIMELY FILE A PROOF OF CLAIM WITH THE TRUSTEE IN ORDER TO RECEIVE DISTRIBUTIONS UNDER THE PLAN.

The Debtor(s) propose an initial plan, which is subject to modification, as follows:

1. Payments to the Trustee: The Debtor(s) propose to pay from future earnings his/her/their disposable income to the Trustee for a period of 60 consecutive months by means of monthly payments of \$2,569.02, for distribution to creditors after payment of costs of administration.
2. Payments made directly to creditors: The Debtor(s) propose to make regular monthly payments directly to the following creditors:

	<u>Creditor</u>	<u>Collateral and Valuation</u>
(A)	<u>-NONE-</u>	

3. Disbursements by the Trustee: The Debtor proposes that the Trustee make the following distributions to creditors after payment of costs of administration as follows:

(A)	The following priority claims shall be paid in full by means of deferred payment:
	<u>Employment Security Commission</u>
	<u>Internal Revenue Service</u>
	<u>NC Department of Revenue</u>
	<u>Orange County Tax Collector</u>

(B)	The following secured creditors shall receive their regular monthly payment:
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<u>Creditor</u>	<u>Collateral and Value</u>	<u>Monthly Payment</u>
Bank of America	Lot and residence 7640 Rogers Road Chapel Hill, NC Tax value shown Market Value= \$229,462.00	\$1,689.09

- (C) The following creditors have partially secured and partially unsecured claims and shall have their regular payment modified under the proposed plan:

<u>Creditor</u>	<u>Collateral and Value</u>	<u>Monthly Payment As Modified</u>
United Consumer Financial Services	Kirby Vacuum; collection for Braddox Dist, Market Value= \$100.00	\$10.24
Southeast Toyota Finance	2012 Toyota Prius; 46,477 miles; NADA Clean Retail less 10% Market Value= \$15,952.00	\$299.65

(D)	The following co-signed claims shall be paid in full by monthly payments:
	<u>-NONE-</u>

(E) The following secured creditors shall be paid on their arrearage claims by means of monthly payments:

<u>Creditor</u>	<u>Collateral</u>	<u>Monthly Arrearage Payment</u>
Bank of America	Lot and residence 7640 Rogers Road Chapel Hill, NC Tax value shown	\$565.72

(F) After payment of allowed cost of administration, priority and secured claims, the balance of the funds paid to the Trustee shall be paid to allowed general unsecured claims. The exact amount available for unsecured creditors cannot be determined until all claims are filed and allowed, however, at this time it is anticipated that the return to unsecured creditors will be not less than 0 % and is estimated to be 0 %.

4. Property to be surrendered: The following property will be returned to the secured creditor:

<u>Creditor</u>	<u>Collateral</u>
-NONE-	

(name of creditor and description of property)

5. The Debtor(s) has the following executory contracts and/or leases which will be assumed or rejected as herein indicated:

<u>Contract Lease Party</u>	<u>Description of Contract or Lease</u>	<u>Assume or Reject?</u>
-NONE-		

6. Other proposed provisions are as follows:

Date: May 29, 2015

/s/ John Paul H. Cournoyer

John Paul H. Cournoyer 42224

Attorney for the Debtor

Address: 1414 Raleigh Road, Suite 435
P.O. Box 2208

Chapel Hill, NC 27515-2208

Telephone: (919) 968-4441
State Bar No. 42224

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**NOTICE TO CREDITORS
AND
PROPOSED PLAN**

Case No. _____

CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the Notice to Creditors and Proposed Plan was served by first class mail, postage prepaid, to the following parties at their respective addresses:

William L. Schwenn
Clerk of Court
U.S. Bankruptcy Court
Middle District of North Carolina
P.O. Box 26100
Greensboro, NC 27402

Richard M. Hutson, II
Chapter 13 Trustee
Durham Division
Post Office Box 3613
Durham, NC 27702-3613

American Express
Attn: Managing Agent
PO box 981535
El Paso, TX 79998-1535

Bank of America
Attn: Managing Agent
PO Box 5170
Simi Valley, CA 93062-5170

Best Buy Credit Services
Attn: Managing Agent
PO Box 790441
Saint Louis, MO 63179

Braddox Dist.
Attn: Managing Agent
385 B Ja Max Drive
Hillsborough, NC 27278

Bull City Financial Solutions, Inc.
Attn: Managing Agent
1107 W. Main St. Suite 201
Durham, NC 27701

CapitalOne/Guitar
Attn: Managing Agent
PO Box 85619
Richmond, VA 23285-8762

Chase
Attn: Managing Agent
PO Box 15153
Wilmington, DE 19886-5153

Citi Card
Attn: Managing Agent Central Bankruptcy
PO Box 20363

Kansas City, MO 64195

Discover
Attn: Managing Agent
PO Box 30943
Salt Lake City, UT 84130

Discover Student Loan
Attn: Managing Agent
PO Box 30948
Salt Lake City, UT 84130

Discover Student Loan
Attn: Managing Agent
PO Box 30948
Salt Lake City, UT 84130

Employment Security Commission
PO Box 26504
Raleigh, NC 27611

Enhanced Recovery Company, LLC
Attn: Managing Agent
PO Box 57610
Jacksonville, FL 32241

FedLoan Servicing
Attn: Managing Agent
PO Box 69184
Harrisburg, PA 17106-9184

Great Lakes
Attn: Managing Agent
PO box 7860
Madison, WI 53707-7860

Internal Revenue Service
Centralized Insolvency Operations
P O Box 7346
Philadelphia, PA 19101-7346

Macy's Bankruptcy Processing
Attn: Managing Agent
PO Box 8053
Mason, OH 45040

Navient
Attn: Managing Agent
PO Box 9640
Wilkes Barre, PA 18773-9640

NC Department of Revenue
Attn: Bankruptcy Dept
PO Box 25000
Raleigh, NC 27640-5000

Orange County Tax Collector
Attn: Managing Agent
PO Box 8181
Hillsborough, NC 27278

PayPal Credit
c/o Comenity Capital Bank
Attn: Managing Agent
PO Box 5138
Timonium, MD 21094

RGS Financial, Inc.
Attn: Managing Agent
PO Box 852039
Richardson, TX 75085-2039

Sears
Attn: Managing Agent
PO Box 6282

Sioux Falls, SD 57117

Southeast Toyota Finance
Attn: Managing Agent
PO Box 991817
Mobile, AL 36691-8817

Synchrony Bank/Amazon
Attn: Managing Agent; Bankruptcy Dept.
PO Box 965060
Orlando, FL 32896-5060

United Consumer Financial Services
Attn: Managing Agent
865 Bassett Road
Westlake, OH 44145

United Recovery Systems, LP
Attn: Managing Agent
5800 North Course Drive
Houston, TX 77072

Date: May 29, 2015

/s/ John Paul H. Cournoyer
John Paul H. Cournoyer 42224